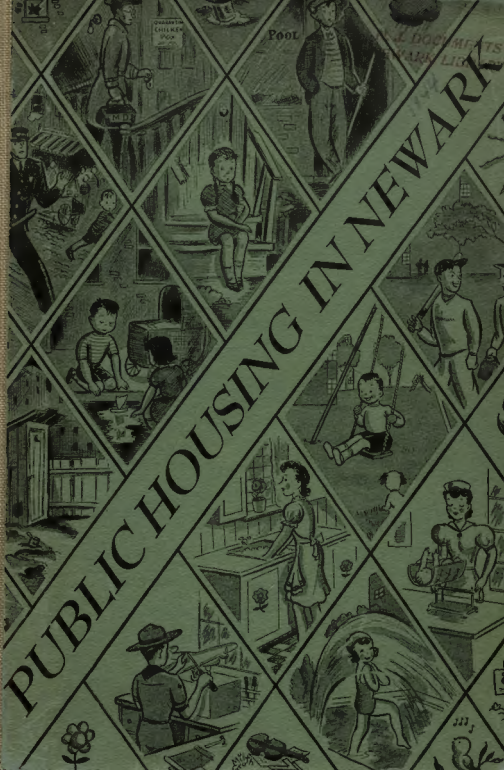


PUBLIC HOUSING IN NEWARK



# AS WE SEE IT

This report is published to give the people of Newark a picture of their local public housing program, and to render an accounting to the city commissioners whose cooperation has made the program possible. The Housing Authority expresses its appreciation to Mayor Vincent J. Murphy; Joseph M. Byrne Jr., director of Public Works; John B. Keenan, director of Public Safety; John A. Brady, director of Public Affairs, and Ralph A. Villani, director of Parks and Public Property.

The vast job of replacing the estimated 40,000 slum dwellings of Newark with modern, low-rent dwellings has only been well started. Public housing totals only 2,736 dwelling units.

Knowledge of what has been accomplished in the past few years will point the way to a successful conclusion. The Housing Authority is ready to give broader service to the community by collecting data for the benefit of both public and private agencies interested in housing.

We propose to find the answer to every pertinent question that will be asked by planners and builders so that postwar housing will not be a chaotic gamble but a program neatly dovetailed with the people's needs. The city and its people have suffered in the past from helter-skelter developments, placed wherever land was cheap with little regard for transportation, industry, parks and shopping facilities.

The authority stands ready to cooperate with private builders so that through the joint efforts of private and public enterprise every Newark family in every income group may have a decent home.

Preliminary surveys of Newark's housing problems have already been made by the Housing Authority. A great deal of work remains to be done.

## HOUSING AUTHORITY OF THE CITY OF NEWARK

CHARLES B. SCHUBERT, *Chairman*

GEORGE W. CAMPBELL, *Vice Chairman*

SARGENT DUMPER, *Treasurer*

DR. CARL A. BACCARO

THE REVEREND WILLIAM P. HAYES

FRANK B. WENRICH, *Executive Director*

57 Sussex Avenue  
Newark 4, New Jersey  
November 1944



*Replacement of these wornout houses is a civic responsibility.*

## THE WAY IT HAPPENED

The Hackensack Indians who sold the site of Newark to a band of Connecticut settlers in 1667 had no slum problem. Not a tenement stood from the banks of the Passaic to the base of the Watchung mountains. The river was full of fish, the air was full of sunshine, and the smoke nuisance was limited to the infinitesimal output of fires tended by the squaws.

The slums came later. History does not reveal just when the first blighted area began to annoy the town's first citizens, but it is likely that substandard housing grew apace with the industrial development that followed the Revolutionary war. Before the turn of the century one-third of the city's workers was employed in the leather industry. By 1836 the population stood at 20,000 and Newark was incorporated as a city. There was a slum problem then of noticeable scope, and the problem became larger as the flow of European immigrants mounted.

But nobody was very much worried. America was a young country, land was plentiful, trade and manufacturing were spurting after the Civil War. A man's first child might be born in a rough frame shack, but the sixth would be born in a fine house on the hill. If one family could rise from the slums, why not all? And then these sore spots would vanish by themselves.

The slums did not vanish. Perversely, they multiplied. It seemed that not every family could reach the top—not every worker could be a manufacturer, not every canal boy could be President. The city's taxpayers found themselves

burdened more and more by the social costs of maintaining slums: disease, delinquency, crime, fire, death and uncollected taxes.

## People Don't Like Rats

A new viewpoint developed. People began to understand that slums exist not because their tenants prefer to live with rats but because they cannot afford the price of better housing. It became very clear that a family with an income of \$20 a week could not pay for a decent home.

It is to Newark's credit that the slum problem got serious attention several years before a national policy on slum clearance and low-rent public housing was developed. In March 1929, when the stock market was booming and prosperity was thought to be universal and unending, the *Newark Evening News* carried these headlines: *Intolerable Housing in Parts of Newark; Survey of Dwellings in City Shows Conditions of Squalor.*

One survey does not solve a problem. In September 1930 the headline read: *Third Ward Landlords Ordered to Remove Health Menace.*

But health department orders do not always work, particularly when the tenants have no place to go. In February the story was: *City May Take Homes for Poor.* The plan was for the city to take over tax-delinquent dwellings and put needy families in them. By December 1933 the newspapers reported another survey of the slums, and in October 1934 it was hopefully announced: *Slum Clearance at Early Date Seen.* Three months later the news was: *Better Housing Drive Started.*

## Decay Spreads To Larger Area

Yet the slums stood as before. Here and there fire wiped out a tenement, or an ancient dwelling was razed to make way for a business structure. But there was no shrinkage in the total. On the contrary, decay was spreading.

On September 1, 1937, the United States Housing act became law. For the first time in American history there was established a long range policy of

*How slum homes are ventilated: Note windows between bedrooms.*



federal aid to communities for slum clearance and low-rent housing.

Newark was quick to see the advantages of a joint federal-local attack on a problem that had proved too big for any city to handle alone.

The municipal government acted. On April 27, 1938, the Housing Authority of the City of Newark was appointed. In November the city approved the first contract with the United States Housing Authority for the building of modern, low-rent homes in place of slums.

**40% Needed Major Repairs** The facts that were laid before the new Housing Authority were shocking. The New Jersey Real Property Inventory (1934) and the State Housing Authority survey (1934-1938) of the city's 114,328 dwellings showed:

<b>Unfit for occupancy</b>	<b>10.6%</b>
<b>Needing major repairs</b>	<b>40.2%</b>
<b>No private bath</b>	<b>20%</b>
<b>No hot water</b>	<b>19%</b>
<b>No inside toilet</b>	<b>7%</b>

The worst living conditions were found in three areas: the Third ward, the Ironbound section and the Downtown area. In those parts of the city juvenile delinquency was 56% higher than the city average, infant mortality 34% higher and tuberculosis 122% more common. That was in 1934, when the vacancy rate was 11%—which meant that slum dwellers could at least choose among slums.

By 1940, when federal census takers counted houses as well as people, conditions were worse. True, there were 116,757 dwellings in the census year, a gain of 2,429 over the 1934 total. But 71% of the increase was represented by the 1,734 new homes built by the Housing Authority and the citywide vacancy rate was down to 3%.

Newark's housing was neither plentiful enough nor good enough for its own residents. When 20,000 migrant war workers poured into the city the vacancy rate shrank to one-half of 1%. The appraisal of the federal census takers was not so thorough as that of the Real Property Inventory of 1934, yet the census showed that 30.6% of Newark's homes needed major repairs or lacked a private bath.

The war against the slums was only beginning.



*At Hyatt Court: Six reasons for housing subsidies.*



CHARLES B. SCHUBERT



GEORGE W. CAMPBELL



SARGENT DUMPER

## THE HOUSING AUTHORITY

All of the low-rent public housing in Newark is planned, built, owned and operated by a local housing authority—which means that public housing is just as local as the public schools.

The Housing Authority of the City of Newark consists of five citizens who serve without compensation.

These five men are appointed by the City Commission under state law. Their responsibility is to replace slums with decent homes at low rents, and all of them have special training and experience. Present members are:

Charles B. Schubert, chairman. Mr. Schubert is a partner in Emanuel and Company, New York, investment bankers.

George W. Campbell, vice-chairman. Mr. Campbell is business representative of the United Brotherhood of Carpenters and Joiners (AFL).

Sargent Dumper, treasurer. Mr. Dumper is a bank director and treasurer of the Newark Real Estate Board.

The Reverend William P. Hayes, pastor of Bethany Baptist Church.

Dr. Carl A. Baccaro, doctor of dental surgery.

### Members Serve Without Pay

An architect, an industrialist, a merchant, a lawyer, an insurance broker, a social worker, an ex-mayor and a retired fire chief have also served on the Housing Authority during the six years of its existence. All of these citizens have done a great deal of work for no pay at all because they believe in good housing and know it is good business for their city.

The permanent staff includes 147 persons, headed by Executive Director Frank B. Wenrich. His principal assistants are David Kent, maintenance superintendent; Edward D. Tedeschi, comptroller; Joseph F. Reilly, director of



DR. CARL A. BACCARO



THE REV. WILLIAM P. HAYES



FRANK B. WENRICH

project services; Alene D. Simkins, assistant director of project services; Fred J. Collins, assistant to the executive director, and Nicholas Fiore, senior housing manager.

Many skilled workers—white collar and blue collar—are employed to manage the Housing Authority's 2,736 homes for Newark families. The roster includes special consultants, counsel, housing managers, recreational directors, maintenance men, painters, laborers, firemen, janitors, carpenters, plumbers, electricians, stenographers, bookkeepers and watchmen. These workers are selected from the city civil service lists. Recently they were given cost-of-living bonuses at the rate of 15% for salaries up to \$2,000, 10% for \$2,000 to \$3,000 and a flat \$300 for the \$3,000 to \$5,000 bracket. The increases will be scaled down when the cost of living declines.





*Tenants build their own fences at Stephen Crane Village.*

## HOW IT WORKS

War has stopped slum clearance and public housing construction (except for war workers). But the United States Housing act of 1937, under which low-rent housing was built in Newark, remains in full force and can be used for a fresh start after the war.

Here is how it works:

First, the Newark Housing Authority decides that residents of a slum area need good homes. A site is chosen, plans are made, municipal officials and civic groups are consulted.

Second, the Housing Authority borrows the money. Up to 90% may be borrowed from the Federal Public Housing Authority, but at least 10% must be raised by selling bonds to private investors. Incidentally, private investors like Housing Authority bonds so well they usually lend their money at lower interest rates than the federal government charges. The federal rate on 60-year loans to local housing authorities is set by law at one-half of 1% above the going federal interest rate. That adds up to 2.5%, as compared with an average of 2.23% paid to private bondholders.

Third, the land is purchased or condemned, the owners are paid a fair price, the city is paid in full for any delinquent taxes, and construction begins. All

the work is done by private architects, private contractors, and private workmen operating under the private enterprise system.

## Subsidies Keep The Rents Low

Once the low-rent homes are built, it is essential to keep the rents low. Higher rents would be beyond the means of low-income families and would put public housing into competition with private housing.

The Housing Authority gets two kinds of subsidies to enable it to rent for \$23 a month a home that would rent for at least \$45 if privately owned.

First, the federal government gives through the Federal Public Housing Authority an outright contribution each year. The amount varies in accordance with the need, but it may never be more than the going federal rate of interest plus 1% of the total cost of building the low-rent homes. In 1942-1943, for example, the Newark Housing Authority received a contribution from the FPHA which averaged \$12.09 a month for each dwelling. That made it possible to keep the rent exactly \$12.09 lower on each home.

## PUBLIC HOUSING IN NEWARK

Project	No. of dwellings	No. of persons	No. of White families	No. of Negro families	Percent of land coverage	Total cost	Date fully occupied
Pennington Court	236	950	176	60	28.6%	\$ 1,266,475	May, 1940
Seth Boyden Court	530	1,893	530	0	19.7%	2,716,749	June, 1941
Stephen Crane Village	354	1,311	354	0	21.7%	1,655,786	April, 1941
James Baxter Terrace	613	2,344	200	413	26.9%	3,752,370	October, 1941
Felix Fuld Court	300	1,198	150	150	25.9%	1,846,688	May, 1942
John W. Hyatt Court	402	1,530	402	0	24.7%	2,173,491	June, 1942
Joseph Bradley Court	301	979	301	0		1,306,818	February, 1942
	2,736	10,205	2,113	623		\$14,718,375	

Pennington Court, Seth Boyden Court, Stephen Crane Village and James Baxter Terrace are exclusively occupied by low-income families. One-half of Felix Fuld Court is also occupied by low-income families.

John W. Hyatt Court, though designed for low-income tenants, was turned over to war workers along with half of Felix Fuld Court. Joseph Bradley Court was built by the Federal Public Housing Authority for war workers. It is owned by the FPHA and the Newark Housing Authority serves as a management agent.

Second, since public housing is primarily a local enterprise, the city of Newark must also make a contribution. This must be at least 20% of the amount of the federal subsidy. It can be given as a cash contribution or in the form of partial tax exemption, which is generally preferred. This means that the Housing Authority is not required to pay regular taxes on its low rent homes.

### Newark Collects Part of the Rents

In return for this municipal support of public housing, the Housing Authority contributes to the city up to 10% of the shelter rent (exclusive of utilities) collected from low income families. Of course the payment is much less than the taxes that would be assessed if the homes were privately operated for families of higher income, but it represents a good share of what the tax collector would receive from slum properties.

To sum up, public housing is built with borrowed money which is paid back like any other loan. Rents are kept low through a federal cash subsidy and through a local subsidy in the form of partial tax exemption. The net cost of the local subsidy is reduced by the Housing Authority's payments in lieu of taxes. Each year as the bonds are paid off the city's equity in the

*Rose of Sharon blooms by the door at Stephen Crane Village.*



properties increases until at the end of 60 years the projects are owned free and clear by Newark.

During the fiscal year 1942-1943 the actual cost of operating low rent housing averaged \$35.69 per dwelling each month. That is lower than the cost of comparable private housing because, among other reasons, the Housing Authority makes no profit. Here's where the \$35.69 came from and went:

## Income

Rent from tenant .....	\$23.43
Contribution from Federal Public Housing Authority ..	12.09
Other income from tenant .....	17
	<hr/>
	\$35.69

## Expense

Management .....	\$ 3.31
Operating services .....	1.84
Gas, electricity, water, heat, refrigeration.....	6.91
Repairs, maintenance and replacements.....	3.32
Alterations and improvements .....	.96
Collection losses .....	.01
Insurance .....	.57
Contract payment to city in lieu of taxes.....	50
Voluntary payment to city in lieu of taxes .....	.42
Interest and amortization charges .....	13.94
	<hr/>
Total before reserves .....	\$31.78
Reserve for vacancy and collection losses.....	1.89
Reserve for repairs, maintenance and replacement ..	2.02
	<hr/>
TOTAL .....	\$35.69

The most significant thing about the figures above is that, excluding the local tax subsidy, *two-thirds of the cost of public housing is borne by the low income families who live in it.*

The Housing Authority takes pride in the \$6.91 average monthly cost of all utilities, and in the fact that the average monthly loss in rent collections is only 1 cent per family. Families in public housing don't have much money but they certainly do pay the rent. A checkup on March 31, 1944, showed that 98 and 94 100 percent of the tenants were paid up.

# INCOMES AND RENTS

The rules for admission to public housing are quite simple. The family must be in the low income group, living in unsafe and insanitary housing or an overcrowded dwelling. The head of the family must be a citizen.

The family's total income must not be more than five times the rent—or six times, if there are three or more minor children. Contrary to the common practice among private landlords, the Housing Authority does not prefer tenants with few or no children. Just the opposite is true: the Authority gives preference to families with the greatest need for good homes, and the mother who is trying to raise four children without a modern bathtub obviously needs a clean and up-to-date house more than does a childless couple.

A number of Newark families have justly complained that their incomes and living conditions make them eligible for low-rent housing but they have not been accepted. The answer is simple. There isn't enough to go round.

Income limits are set for two reasons:

First, to make sure that public housing is occupied by the low income groups for which it is built.

Second, to protect the private real estate owner from competition. The Housing Authority does not accept any family that can afford the price of decent, available private housing.

The original upper limits for admission to Newark's public housing ranged from \$1,125 (\$21.63 weekly) for a 2-person family to \$1,399 (\$26.90 weekly) for a 6- or 7-person family.

Under war conditions, the top incomes permitted for low-rent housing applicants vary from \$1,800 (\$34.61 weekly) for the smallest family to \$2,200 (\$42.30 weekly) for the largest. But as noted on page 16, no family is evicted if its income later rises above these limits. War workers are eligible for admission if their income is not more than \$3,000 (\$57.69 weekly).

**Average Family Earned \$965** When the first low income housing was opened in Newark, the average family income was \$965.50 or \$18.56 a week. For comparison, the military allotment for a soldier's wife and two children—which is certainly none too liberal—is \$23.07 a week, or \$100 a month.

By 1944 the average family income in the low-rent projects had climbed to \$1,847.72, or \$35.53 a week. Army allotments, the entrance of women into industry, overtime work, steadier employment and higher hourly rates were chiefly responsible for the 80% rise in family incomes.

Yet the wartime increase is not great enough to put good private housing within the means of Housing Authority tenants. Private real estate owners do not offer modern, standard homes at less than \$35 a month, including all utilities.



*Basketball games are held in this Pennington Court play area*

## Rents Are Based On Ability to Pay

Because public housing is operated for the good of the community rather than for profit, rents are based on the family's ability to pay. At first glance it may seem strange to charge more for a 3½ room apartment than for a 6½-room home as occasionally happens, but if the family in the smaller dwelling has a larger income it should and does pay a somewhat higher rent.

This unusual system, now generally established in public housing developments throughout the United States, is known as graded rents. It is particularly helpful to families who are raising several children with an income that the average childless couple would consider inadequate. Here are the five monthly rent grades in Newark's public housing (rent includes utilities).

GRADE	RENT	ANNUAL INCOMES		
		2 persons	3-4 persons	5 or more persons
A	\$19	Up to \$800	Up to \$900	Up to \$1,000
B	22	801-1,000	901-1,125	1,001-1,250
C	25	1,001-1,250	1,126-1,350	1,251-1,450
D	28	1,251-1,350	1,351-1,450	1,451-1,550
X	32	1,351-1,450	1,451-1,550	1,551-1,650

Families with incomes beyond those listed in Grade X pay \$1 more a month for each additional \$50 in annual income. For example, a 2-person family earning \$1,600 would pay \$3 above the \$32 rent for Grade X, or a total

of \$35. This couple would be assigned to a 3½-room apartment. But an 8-person family with the same income would pay only \$32 for an apartment of 6½ rooms. In this way public housing makes it easier for low income families to bear the expense of several children.

### **\$37 to \$50 Ceilings Approved by OPA**

Because the Housing Authority is subject to OPA rent control, no rent may exceed the ceilings established by the authority on July 1, 1942, and approved by the OPA. The ceilings are based on rents charged by private owners for similar dwellings on March 1, 1942. They are \$33-\$38 for 3½ rooms, \$42-\$43 for 4½ rooms, \$47-\$48 for 5½ rooms and \$50 for 6½ rooms.

When tenants pay the ceiling rents they meet the full cost of public housing. No subsidy from the federal or municipal governments is needed for them. Of course this is a war condition and there is no assurance that incomes and rents will remain at their present levels after the war. During the first years of operation the average rent was \$22.92, compared with the present average (including war workers as well as low income families), of \$35.

Rent in public housing covers a good deal more than the rent usually charged by private owners. Public housing rent embraces not only the dwelling but also gas, electricity, refrigeration, heat, and hot and cold water. There are no extras, unless the dwelling or its equipment is damaged through negligence by the tenant.

Family incomes are checked every year to determine whether rents should be adjusted up or down.

Two of the Housing Authority projects (John W. Hyatt Court and Joseph P. Bradley Court, the latter owned by the federal government) are for war workers only, and about half of Felix Fuld Court is occupied by war workers. But 80% of the principal wage earners in the 10 projects for low-income families are also employed in Newark's vital war industries. The war boom has helped to reduce the proportion of tenants on the relief rolls to 4%.

*The spotless kitchen in an apartment at Baxter Terrace.*



# MR. AND MRS. X and the two little X's

Who are the 10,205 people in the Housing Authority homes, where did they come from, how did they get in?

Let's take the actual case of Mr. and Mrs. X from the files.

Mr. X, a laundry worker, came to the Tenant Selection Office of the Housing Authority on September 30, 1940. He wanted a better home for his wife, his two boys aged 5 and 3 and himself. He filled out a preliminary application showing an income of \$21 a week. He was then paying \$12 a month for a dwelling on Aqueduct Alley, one of the city's worst slums. He had lived there 11 years.

On March 21, 1941, when it appeared that low-rent housing would soon be available, Mr. and Mrs. X were asked to return to the Tenant Selection Office for verification of the information given six months earlier. The Housing Authority also checked with the Social Service Exchange to see if the family were for any reason undesirable. It wasn't.

## Railroad Flat With 3 Airless Rooms

Just 10 days later a member of the Housing Authority staff went to Aqueduct Alley to see the X's home. It was a railroad flat of frame construction on a narrow street without any play space for children. Three airless rooms opened off a dark, dirty hall. There were plenty of roaches and mice but no bathroom, no inside toilet, no hot water, and only an oil stove for heating.

Mr. X's employment and wages were verified on May 5 through correspondence with his employer. The application was next transferred to the manager of the newly constructed James M. Baxter Terrace, which was opened to the first tenants on May 20. Mr. and Mrs. X signed their lease on June 23 and the family moved in July 1 at a monthly rent of \$20.25, including utilities, for a modern 4½-room home.

## The X's Earn More Money

What happened to the X's in their new home? On December 23, 1942, the Housing Authority checked its tenants' incomes. By that time the father was making \$32 a week at the laundry and Mrs. X was bringing home \$32.16 weekly from the Picatinny Arsenal. The older child, then 7, was in the second grade at the Central Avenue School. Upon the basis of the big increase in family earnings, the rent was raised to \$42 a month. Tenants of public housing pay all they can—no more, no less—toward the cost of their homes, to keep the load on other taxpayers as light as possible.

A second income check in January 1944 showed that Mr. X had been drafted the previous month, that Mrs. X had found a better job with Crucible Steel, and the family income totaled \$3,397—including the \$1,200 army allotment.



Obviously \$3,397 is not a low income. Ordinarily Mrs. X would be asked to move from the project, but under war conditions there are four reasons why she and her two boys are allowed to stay:

First, the chance of finding a decent home elsewhere is practically nil

Second, the X family's income will probably shrink after the war, making the X's eligible again for public housing.

Third, Mr. X is a better soldier when his family has a decent home.

Fourth, public housing is subject to OPA rent control. The OPA does not permit evictions for excessive income.

So instead of sending Mrs. X and her children back to the slums, the Housing Authority simply kept the rent at the \$42 ceiling. If Mrs. X's income falls, the rent will be reduced.

## **Why Incomes Are Higher**

The X family's experience in rising from an annual income of \$1,092 to one of \$3,397—an increase of better than 200%—is not the rule. But most of the Housing Authority's tenants have reported substantial income rises. Overtime work on war jobs is an important factor. Another reason is that wage levels are generally higher. A third reason, in the Housing Authority's opinion, is that workers who have decent homes are usually better workers—and get better pay.

Exactly 90% of the low-income tenants of the Newark Housing Authority came from the city's slum areas. The remaining 10% were living in overcrowded and doubled-up homes.

The Authority made a special effort to prevent any hardship to families whose homes were demolished to clear the ground for public housing. Here is how the problem was handled:

First, members of the Authority staff talked with every family long before the wrecking crews came.

Second, in every case the Authority endeavored to rehouse these families in homes better than the condemned buildings. The tenant selection office kept a card file for each family, showing the kind of home it left and the condition of the new residence.

Third, all of the displaced families who were eligible for low-rent housing were invited to live in the new community when construction was finished. Exactly 25.3% came back.

# COMMUNITY LIFE

More different activities are found in a public housing project than at Madison Square Garden. Groups of all ages use the community halls and meeting rooms for dances, concerts, songtests, amateur shows, movies, hand-craft, newspaper publishing, nursing and first aid classes, and almost anything else you can think of. There are baby-keep well stations, health clinics and branches of the public library.

Every one of these activities is open to the residents of the surrounding neighborhood. People in public housing are not clannish. The wage earners are employed in the same industries as men outside the projects, the children go to the same schools as other children, the mothers shop in the same stores.

Civilian war activities have been thoroughly organized in the Newark projects. Last year the air raid wardens of Seth Boyden Court staged a show in the community hall. The net profit of \$75 was sent to the Warm Springs Foundation for infantile paralysis.

**Men Play Baseball, Too** About one-fourth of the area of each project is designed for outdoor play and sitting. Baseball, basketball and other sports thrive without exposing their participants to sudden death from motor traffic. Seth Boyden Court has developed a topnotch ball team, the Seth Boyden Hawks, coached by the project watchman. The Hawks won nine consecutive games in 1944 against soldiers, war workers and semi-pro clubs.

Men as well as boys turn out for baseball. At Baxter Terrace it is not uncommon to see 600 or more tenants lining the field to cheer the softball team, which has 25 men on its roster. There are five teams in the public housing soft-

*The Seth Boyden Hawks, champion baseball team.*



ball league. Admission to all games is free. Outdoor dances, with expenses paid by the men's club, are another form of free recreation.

The arts are not neglected at Baxter Terrace. A tenant with professional singing experience directs a men's and women's chorus. For children there is a round the clock program of arts and crafts from 9 a.m. to 9 p.m. with an average of 35 to 60 youngsters in each of the four classes. Children of 5 to 11 made their own puppets for a play that was enthusiastically received by the adults, who think activities like this are more constructive than such pastimes as dismantling the neighbors' baby carriages.

### **Students Edit Project Papers**

An editorial board of five white and Negro high school and grammar school students publishes *The Baxter Terrace News*, consisting of five to eight mimeographed pages. The paper has general and personal news, sports items, cartoons and editorials—plus a paid circulation of 250 copies at 3c each.

Bradley Court too has a student edited newspaper, *The Bradley Court Broadcast*, which is distributed free every month. Children in this community are active participants in an art club where they made a remarkable variety of beads, bracelets and other decorative gadgets for sale at a bazaar.

That honored institution in American social life, the women's tea party, has played a big part in community living at Bradley Court. Organized by the women's committee of the project, the tea party is held every month. The 10c admission covers the cost of refreshments, each guest brings her own plate, fork and spoon. Entertainment is not limited to intimate discussion of the peculiar attributes of the newest family in the project. (On the contrary, special efforts are made to introduce newcomers at these parties.) Programs include lectures, choir singing, dramatics, and folk dancing in Polish and Hungarian costumes. The women of Bradley Court can throw a ball as neatly as they fill a teacup to the socially correct level. Their softball team is well known.

### **Dishpan Discord Dying Down**

Stephen Crane Village is famous for its life and drum corps, consisting of 35 boys between 8 and 15. Funds for uniforms and additional instruments are being raised by the boys from the collection and sale of waste paper and scrap metal, and through parties arranged by a committee of tenants. The corps rehearses every Friday night under the direction of paid instructors. There are times when the performance of newer musicians is not up to the standards of a symphony orchestra, but even the discordant notes are sweet to the ears of parents accustomed to the ancient melody of an old dishpan being larruped with a length of iron pipe.

More than half of the Stephen Crane tenants have planted gardens in their backyards. This year they built uniform fences which they painted with white paint supplied by the management.

The first Boy Scout air squadron in Newark was organized at Seth Boyden Court. Eighteen boys over 15 are enrolled for a 2-year course which includes



*Ten youngsters at Felix Fuld Court show a sailor how to slide.*

everything except actual flying. Classes are held in a room set aside for the squadron and equipped with a plane motor, fuel pump and other parts.

Folk dancing and rhythmic dancing are popular at Seth Boyden among children in two age groups, 5 to 9 and 9 to 12. Forty youngsters participate.

## **Battling the Bugs On A New Front**

Tenants at Felix Fuld Court, where the adjacent land is densely covered with shabby houses, junk yards and railroad tracks, have found enough soil on the project site to grow small but valuable crops of tomatoes, cabbage, beans, carrots, beets and corn. Plots around the laundry drying yards have been put under intensive cultivation.

Toughened by a background of war against the insects commonly found in substandard housing, the Felix Fuld people now employ their combative skills against such enemies as the Mexican bean beetle, the cabbage worm, the corn borer and the melon aphid. The war against the bugs was successful but the 1944 crops suffered heavily from lack of rain.

Pennington Court was the scene of a pet show in August 1944 which drew an attendance of 12 dogs, 7 cats, 2 canaries and 1 crab, plus a much larger number of children and adults. Because public housing does not have accommodations for animals, the exhibits came from the homes of friends and relatives and, in one instance, from the tidal waters of Newark Bay. First prize went to a puppy which, in the opinion of the three women judges, showed some traces of Alaskan husky blood as well as other and undetermined breeds.

# NEWARK'S PUBLIC HOUSING



*This map shows locations of Newark's seven public housing projects.*

Sixty girls participated in a doll parade at Pennington Court the exhibits including black, white and foreign dolls. Another group of 12 youngsters visited the Newark Museum. After seeing the museum's puppets, they produced their own puppet show. More than 200 children from the nearby neighborhood have joined in the recreational program of Pennington Court.

## First Aid Given to Bruises and Budgets

John W. Hyatt Court is peopled with migrant war workers from 26 different states. Activities are planned and managed by the Hyatt Court Tenants Association. The 350 members raised more than \$1000 through voluntary contributions for first aid equipment. An old station wagon was converted into an ambulance, a first aid station was completely furnished, and large first aid kits were placed in strategic spots in the project buildings. Excluding surgical and maternity cases, the first aiders have treated five times as many patients as doctors have.

The association's High Cost of Living Committee has been fighting inflation on two fronts. The first campaign was against black market merchants. Complaints to the OPA by nickel conscious housewives helped a lot. Then the tenants decided to go further. They got some old lumber from the manager, purchased nails and other hardware, and built a shed. Members of the committee drove in their own cars to the farmers' market and bought fruits and vegetables, which were sold exactly at cost to the tenants. Started in June 1944, the tenants' store has been doing a business of \$400 to \$500 a week without one cent of overhead. Housewives serve as volunteer clerks in three shifts from 9 a.m. to 9 p.m., except for lunch and dinner when the store is closed. Customers must bring their own paper bags. Result is that the tenants' store undersells low priced chain stores by an average of about one third, prices in neighborhood stores have begun to drop, and the High Cost of Living Committee wants more lumber for a bigger store.

*Architect's drawing of proposed Boulevard Homes project.*





*There's plenty of room in the sun at Bradley Court.*

The Hyatt Court people are fighting the high cost of living because of necessity as well as patriotism. Even though these families hold war jobs, not more than 20% make better than a bare living.

### **Scout Ceremony Sets A Record**

Boy Scout and Girl Scout activities at Hyatt Court have made a statewide reputation. Eight troops have a membership of about 400, of whom half live outside the project. Climax in the development of the Scout movement was a mass meeting and investiture ceremony in February 1944 at the Hawkins Street School. In spite of a heavy snowstorm, 700 people turned out to witness what was called the largest ceremony of its kind in Scout history.

To describe every part of the recreation program would require a separate booklet, but the highlights covered in these pages indicate the scope and variety. The work was originally handled by WPA personnel. Last year the Housing Authority arranged with the Board of Education to select and supervise recreation leaders at each project. Swings, jungle gyms, footballs, baseballs

and other sports equipment, and materials for arts and crafts were purchased by the authority. Two 16 mm sound projectors have been acquired for weekly showings of educational films at each project.

The project managers report that the recreation program has sharply decreased vandalism, thus saving a substantial sum in maintenance costs. A tribute to the value of planned recreation in combating the rising tide of juvenile delinquency was given in the 1942-1943 report of the Essex County Probation department:

One very helpful development which hasn't received much recognition is the Newark Housing Authority program. The play programs at the housing units reach areas which formerly produced a large number of delinquents. By providing play space and supervision in these sections the housing authority has been extremely valuable in our work.



# HEALTHIER CITIZENS

For more than 100 years it has been known that slums poison the health and morale of their inhabitants. Since public housing is still a young enterprise, little is known about its value in halting this waste of human resources.

The Newark Housing Authority has pioneered in an effort to measure the accomplishments of public housing by scientific standards. Dr. Jay Rumney of the University of Newark was retained as a consultant to make a careful investigation. The method was to select three representative projects of the Housing Authority and to compare their records with those of substandard housing areas, typical of the areas from which public housing has drawn its tenants.

The projects chosen for the study were James Baxter Terrace, the largest in the city, Stephen Crane Village, one of the first completed; and Felix Fuld Court, situated in the city's worst slum area. The data for these projects were compared with statistics from the 15th ward, the 1st ward and the 3rd ward.

Here is how the records of the 4,853 people in public housing compare with the story of the 72,863 people in the wards:

	<i>Public Housing</i>	<i>Three Wards</i>
Tuberculosis: New cases per 1,000 in age group 15 - 40	3.3	6
Infant deaths per 1,000 births	34.7	40.6
Children's communicable diseases (whooping cough, measles, scarlet fever, chicken pox, German measles, mumps) per 1,000 children under 15	114.2	163.5
Birth rate per 1,000 women, 15 - 40	118.5	86.2
Delinquents on probation per 1,000 juveniles aged 10 - 17	11	14
Fires per 1,000 persons	.79	2.93
Cost of fire runs at \$100 each per 1,000 dwellings	\$295	\$1,115
Fatal home accidents per 10,000 persons	0	25

Let's put those statistics in simple percentages. In Newark's public housing, as compared with the three ward areas, there are—

**45% fewer cases of tuberculosis**

**15% fewer infant deaths**

**31% fewer cases of children's diseases**

**37% more births**

**21% fewer cases of juvenile delinquency**

**74% fewer fires**

**100% fewer deaths from home accidents**

The Housing Authority does not know of any formula for estimating the value of human life. All the authority can be sure of is that Newark's public housing is saving the lives, health and happiness of many of Newark's people. This seems more important than many other gains which can be evaluated down to the last cent.



*Belgian blocks prevent terrace erosion at Seth Boyden Court.*

## WHAT THE TENANTS SAY

Most tenants of public housing thoroughly enjoy their homes. Being intelligent and discerning people they do not, however, think they have moved into Utopia. The Newark Housing Authority has followed a policy of keeping in touch with tenant viewpoints so that existing homes can be improved and future construction can be still better.

A primary desire of the tenants is dry walls. Moisture is the result of poorly laid brick, or of condensation which is usually attributable to poor ventilation. No matter what the cause the tenants understand that the consequences are streaked walls and damaged furniture.

Other common requests are more heat in winter, more inside painting, storage space for canned garden produce, larger rooms, laundry tubs in the kitchen, lower rent, stabilized rent, more hot water, more clothes closets, doors on closets, larger apartments, more clotheslines, porches, and soundproof walls.

These items, it may be noted, are a byproduct of the rigid economy in construction and operation of low-rent housing. There is room for questioning whether all of these economies are justified in the light of experience. Certainly it is reasonable for tenants to ask for doors on clothes closets which many slum dwellings provide.

On the other hand there are plenty of things about public housing that tenants like. Among them are cleanliness, private bathrooms, elbow room, recreational facilities, heat, children's play facilities, privacy, refrigeration, safe

streets, project libraries, lack of vermin, low rents, reduced living expenses and modern conveniences.

To get a more exact picture of tenant opinions of public housing, 71 families which had lived in a project for at least two years were interviewed. Here are some of the questions and answers:

	Yes, very much so.....	18
<i>Satisfied with apartment?</i>	Yes . . . . .	45
	Yes, with reservations . . . . .	6
	No . . . . .	2
	General improvement.....	21
<i>Any difference in children's school records?</i>	Improved appearance . . . . .	3
	Better appearance, attendance . . . . .	3
	No change.....	11
	Worse record.....	1
	No children in school.....	32
<i>Children more easily kept clean?</i>	Yes . . . . .	67
	No . . . . .	1
	No children . . . . .	3
<i>Better play facilities for children?</i>	Yes . . . . .	67
	No children of play age . . . . .	4
	Less time (31 said 1-3 to 1½ less) . . . . .	40
<i>More or less time needed for home care?</i>	More time . . . . .	16
	Same . . . . .	7
	Don't know . . . . .	8
	Happier . . . . .	55
<i>Any effect on family relations?</i>	Less happy . . . . .	4
	No change.....	12
	More money available.....	48
<i>Able to afford more necessities?</i>	No more money available.....	21
	Emergencies prevented.....	2

To sum up these frank replies:

- 88% were largely satisfied with public housing.
- 69% reported improvement in school children.
- 99% found children easier to keep clean.
- 100% had better play facilities for children.
- 56% required less time for housework.
- 77% said their families were happier.
- 68% had more money for necessities.

# HOUSING IS AN ART

Since the time when the first cave woman took a notion to pretty up her parlor by sketching some of the local fauna on the walls, there has been gradual progress in the art of building homes to suit the tastes of the inhabitants.

The Housing Authority is learning all it can. One of its first lessons was the discovery that adults as well as children regard a straight line as the shortest distance between two points. In the conflict between geometry and shrubbery, the shrubs always lost. The Housing Authority conceded defeat and laid new sidewalks and stone paving where the tenants chose to walk.

It was learned further that baby carriages—which are an integral part of public housing—create serious traffic congestion. Unable to hurdle these obstacles and the mothers behind them, running children bypassed the carriages by dodging into the grass and shrubs. The Housing Authority thought this one through and decided to broaden the sidewalks.

## Water Is Used As They Like It

Prolonged study of children's characters convinced the Housing Authority that every youngster is fascinated by water, so long as it is not accompanied by soap. Accordingly a number of spray pools were built.

Rain water created an erosion problem. One good answer has been to pave the slopes with Belgian blocks, spaced to permit grass to grow in the crevices.

All these changes show that planners and maintenance men are learning by experience. The result will be a greatly improved outward appearance of the low rent housing developments, especially when the young trees grow tall.

The maintenance department has provided extra interior space by converting unexcavated basement areas into storage, maintenance, play and hobby rooms. Educational campaigns have been conducted to show tenants how to prevent condensation on inside walls, how to conserve heat, gas and electricity. Through a survey and rearrangement of electric power demand and consumption, the maintenance department has saved about \$7,000 a year.

Bookkeeping is a vital part of housing management. When posting of tenant rents was transferred in 1942 from the central office to the project offices, the project employees were trained through a series of lectures and a manual prepared by the comptroller. Central office accounting has been simplified and made more economical by consolidation of the separate bank accounts for each project into one general account.

## Portrait of Our Housing Managers

The ideal manager of a housing project must combine the attributes of businessman, lawyer, doctor, social worker, counselor and big brother. He must serve also as an employment agent, placing scores of tenants in war jobs, as parliamentarian, to settle points of order at tenant meetings, and as a general information man on every problem from the proper depth for beet seed to the specific for impetigo.



*The children's hour at Bradley Court.*

To exchange ideas and to learn new methods for more efficient and economical management, the project managers meet twice a month at the central office. The senior housing manager leads discussion of an agenda prepared in advance, with department heads contributing their views. Good management, the authority has found, produces a high degree of tenant cooperation in maintaining the property of the authority.

The Housing Authority is aware of the need for keeping the public informed of its purposes and program. Members of the authority and its staff have spoken before many meetings of civic clubs and social groups. Timely information has been supplied to newspapers and other publications.

Staff members have been encouraged to make themselves experts on public housing by enrolling in special courses at New York University, Columbia University and the New School for Social Research, and by participating in conferences held by the Federal Public Housing Authority, the National Public Housing Conference, the National Association of Housing Officials and other organizations.

The Newark Housing Authority was the only local housing authority in the nation to provide an exhibit at the 1944 meeting of the National Conference of Social Work in Cleveland. Locally, the authority has conducted tours of its projects by college and high school students, nurses and social workers.

# WHAT PUBLIC HOUSING COSTS

When Congress wrote the United States Housing act, it took special precautions to make sure that public funds were not wasted. In cities of less than 500,000 the top limit on dwelling facilities costs is \$1,000 a room or \$4,000 a dwelling unit. Congress directed also that public housing be built for less than the "average construction cost of dwelling units currently produced by private enterprise in the locality."

The Newark Housing Authority has kept well within these requirements. From 1929 to 1938 private enterprise built 3,534 homes in Newark. The median of building permit estimates (often lower than the final cost) was \$4,007. But the average net construction cost of the 1,734 dwellings in Newark's four low-rent housing projects was only \$3,102—just 22% less. Even when such items as architects' and engineers' fees, administrative and carrying charges, and gas ranges and refrigerators are added, the average is only \$3,728.

Public housing costs also compare favorably with the average value of \$5,650 for all new private homes insured by the Federal Housing Administration throughout New Jersey in 1939. The average *total* cost of Newark's public housing was \$4,927, which includes the price of the land, landscaping, and all the other items listed above.

The taxpayer gets good value for the dollar invested in low-rent housing.

## 4,568 YEARS OF LABOR

Public housing construction is not like leaf raking. Both create jobs, but low-rent housing opens a new field for manufacturers, suppliers, contractors.

The six public housing developments in Newark (excluding the federally-owned Bradley Court) provided 4,568 man-years of labor, or 9,136,000 man-hours, at good wages for Newark residents employed on the site and for workers who produced materials. Many of the men who helped build these homes are now in the armed forces. They will need jobs when they are demobilized. The Housing Authority hopes that when peace comes, Newark will be ready to put its heroes to work erecting decent homes. The task is so great that a large percentage of the city's working population could be utilized.

Public housing means more than pay checks. All kinds of building materials and special equipment are needed. Public housing makes good business for such industries as lumber, concrete, steel and glass. It steps up production of electrical appliances, gas ranges, home furnishings. It creates more jobs in factories, forests, farms and mines, its stimulating influence is felt by bankers, land-owners, and transportation workers.

Any way you look at it, housing construction is the best preventive for a postwar depression. Newark has a splendid opportunity to take out insurance against breadlines by planning now for postwar building.

# PUBLIC HOUSING AND TAXES

Taxes in Newark would be a great deal less if there were no public schools, no fire department and no police department. All of these municipal services cost money which is collected from every taxpayer, no matter whether he uses them or not.

Public housing also costs money. The Housing Authority believes the taxpayers should know exactly what it costs to demolish slums and operate modern, low rent homes.

The only extra cost to the City of Newark is exemption from local taxes.

What do these taxes amount to? The fairest answer is *the total taxes assessed on the sites of public housing projects before low rent housing was built*. If we assume that every dollar of assessed taxes on land and slum dwellings was paid (which of course never was true), the figure is \$76,744 a year. That's what the tax collector loses.

**\$23,000 Payment Cuts Tax Loss** But the cost is actually smaller. Every year the Housing Authority makes a payment to the city in lieu of taxes. In 1943 the payment was \$23,333, which reduced the maximum tax loss to \$48,410.

What does that \$48,410 mean to Newark?

*It means 12½¢ out of every \$100 paid by the taxpayers—or ⅛ of 1% of the total tax receipts.*

*It means 1¢ a month for every resident of the city.*

*It means that it costs Newark \$1.66 a month to take one family out of the slums and into a decent home.*

This arithmetic ignores the gains from public housing. As mentioned before, it's pretty hard to set a price on life, health and happiness. The Housing Authority feels safe in suggesting, however, that the gains listed on page 25 of this report are worth at least \$48,410 a year to the people of Newark.

**It May Sound Plausible, But—** Sometimes it is said that the cost of tax-exemption for public housing should be computed not on the basis of the actual taxes levied prior to construction of modern homes, but on the value of the new buildings and their site—just as if they were privately owned.

The flaw in that theory is that if low-rent housing were to be assessed like privately owned apartment houses, no low rent housing would be built—because low rents would be impossible. The slums would stand in the same places and the city would levy the same taxes of \$76,744 a year. It all boils down to the fact that we can't have low-rent houses and tax them, too.





*Site for proposed new Boulevard Homes project touches the Passaic River.*

In the long run the taxpayer pays as much as or more than public housing costs *even if no public housing is built*. For slums are the most expensive luxury in any American city. They absorb far more than a proportionate share of municipal services, yield far less than a proportionate share of revenue.

Slums are like a leaky roof on an otherwise sound house. Putting on a new roof costs money, but the householder will go deeper in the red if he tries to dodge that outlay.

The question is not whether Newark can afford to get rid of its slums, but how much longer can the city afford to keep them?

# THE WAITING LIST

The only chance of getting into low-rent public housing now is when a tenant family leaves. For the year ending March 31, 1944, a total of 180 families moved from the four low-rent projects—a turnover rate of 9.6%. Principal reasons given by the departing tenants and the number of families in each class were:

Desire to be nearer relatives or friends, 31; breakup of family through death, divorce or separation, 21; rent increases, 19; health reasons, 13; breakup of family for other reasons, 12; bought private home, 11; decided to live in another locality, 11; wished to be nearer to job, 9; breakup of family through military service, 7; violation of or dissatisfaction with rules, 7; dissatisfaction with other tenants, 7.

There is of course no way of telling whether these explanations were entirely frank, and certainly the desire of 31 families to get closer to relatives may be regarded as only part of the story. But in the main the reasons are just about what might be expected from any group of average people.

## One Out of Four Families Applies

The demand for Newark's low-rent housing has far outdistanced the supply. During six years of operation the Tenant Selection Office has received some 30,000 applications from low-income families, or about one family out of every four in the city. Many of these home-seekers were classed as ineligible on the basis of their applications.

Of the remainder, more than 10,000 applications have been thoroughly investigated. From this pool tenants for the 1,883 low-rent dwellings have been selected. It would have been an easy matter to fill four or five times as many homes.

Applications for war housing have likewise exceeded the number of dwellings available. More than 5,000 war workers have applied for homes, 3,000 applications have been investigated and 853 families have been housed.

The seriousness of the war housing shortage was revealed in a survey made in 1943 by the Housing Authority and the Department of Public Affairs. Between December 7, 1941, and October 1, 1943, an estimated 20,000 migrants came into Newark. The city had few vacant dwellings and few of the vacancies were fit for human beings.

## No Bathrooms, No Toilets

Result was that 31% of the migrant families had to double up with one or more additional families. Ten percent of the white migrant families and 26% of the Negro migrants had to sleep in the same room with other families.

About 10% of all the migrants had no bathing facilities whatever, 40% shared a bathroom, and almost 3% had no toilet. The investigators also found



*Within a stone's throw of public housing are homes like these.*

many homes that lacked cooking facilities, heating facilities and ventilation. It is not surprising that the notation "unfit for use" appeared again and again on the enumerators' reports.

The impact of 20,000 migrants upon a city whose housing facilities were already inadequate means more than inconvenience to the war workers and their families. Bad housing means less efficiency on the job, a constant threat of disease, and a mounting danger from racial tension. It also means that the slum area is spreading as migrants crowd into any kind of dwelling.

That the city of Newark has thus far escaped the worst consequences of the housing shortage is chiefly a matter of luck.

# POSTWAR NEEDS

How many of Newark's 116,757 dwellings must be replaced or rebuilt after the war, and how many additional homes will be needed for returning soldiers and for families now doubled up?

Dr. Charles V. Craster, city health officer, wrote on November 22, 1943, to Director John A. Brady of the Department of Public Affairs:

Approximately 50% of the dwellings in the City of Newark have already deteriorated or are in a state of deterioration to such a degree as to make them unfit for human habitation. I recommend a broad, long range plan of demolition and reconstruction of dwellings. It is something vitally important to Newark if we are to remove the city from the slum class into which it is rapidly falling.

Dr. Craster's estimate of 58,000 unfit dwellings is probably the most severe made by any responsible expert on Newark's housing. Yet it would be largely supported by others who have viewed the row upon row of decrepit, out-of-date homes that are seen in practically every section of Newark.

Federal census enumerators in 1940 made a more conservative evaluation. Out of the city's 116,757 total dwellings, they reported the condition of 103,193 homes and of these 31,614—or 31%—were listed as substandard because they needed major repairs or lacked a private bath, or both.

## Semi-Slum Dwellings Are Deteriorating

Applying the same percentage to the 116,757 total gives 35,770 as the number of substandard homes in 1940. There is good

reason to believe that the figure has increased since then. Wartime curtailment of building activity is reflected in the small number of building permits for the 3 year period, 1940-1942, when only 1,471 homes were erected. The scarcity and high cost of materials for house repairs, coupled with the shortage of labor, has accelerated the rate at which semi-slum dwellings have deteriorated into full fledged slums.

While Newark was building only 1,471 homes from 1940 to 1942, no less than 17,725 marriages took place. Thus marriage licenses outnumbered building permits by 12 to 1. This unbalanced state of affairs is partly alleviated by deaths and divorces among established families, but there can be no doubt that the lot of a newly married couple in Newark today is not a happy one. For thousands the only answer is doubling up with in-laws or friends, or living in a substandard house—provided even a bad house can be found.

A reasonable estimate of Newark's postwar housing need is 50,000 new homes, of which about 35,000 would be replacements for substandard dwellings and 15,000 would be a net addition to the city's housing supply.

## 5,000 New Homes Every Year

This would be a tremendous program, far beyond the building peak of boom years. For example, if an average of 5,000 homes were built each year for a decade the number would be 10 times greater than the average for 1940-1942.

Yet it seems wholly possible for private enterprise and public enterprise, each operating in its own field, to build 5,000 homes annually for 10 years. There can be no question that all the people of Newark would benefit by a bold, coordinated attack on the housing problem that has plagued this city for generations. And the stimulus to employment and manufacturing from a residential building program of about \$25,000,000 a year would be excellent insurance against a postwar slump.

No such program can be realized unless plans are made now. Both private housing and public housing must be located to serve the people best—in relation to jobs, schools, parks, transportation and shopping centers. The chaotic practices of the past have simply guaranteed the development of slums and blighted areas.

The Housing Authority is ready to work with every official agency, every private business group and every civic organization to make sure that this opportunity for rebuilding Newark is not lost.

## HOW NAMES ARE CHOSEN

Each public housing project has been named for a distinguished resident of Newark. The Housing Authority chose this policy instead of using geographical or coined names. In case you have not recognized the names, here is the identification for each:

*William S. Pennington* (1757-1826) General in the Continental army, Supreme Court justice and governor (1813-1815) of New Jersey.

*Seth Boyden* (1788-1870). Inventor of a process for patent leather, of a hat-shaping machine and other industrial devices.

*Stephen Crane* (1871-1900): Author of *The Red Badge of Courage*. As a newspaperman he gathered material from the slums of New York.

*John W. Hyatt* (1837-1920) Inventor of celluloid and roller bearings.

*Joseph P. Bradley* (1813-1892). Associate justice of the Supreme Court of the United States (1870-1892).

*James M. Baxter* (1845-1909). First Negro principal in the Newark school system, where he taught for 45 years.

*Felix Fuld* (1868-1929) Philanthropist and merchant.



*Newark needs many more new homes to replace bad housing.*

# CONSOLIDATED BALANCE SHEET, MARCH 31, 1944

## CURRENT ASSETS

<i>Development Funds</i>	Balances with sundry banks	\$ 8,512.24	\$ 8,512.24
<i>Administration Funds</i>	Balances with sundry banks	44,990.95	
	Undeposited funds	12,370.66	57,361.61
<i>Security Deposit Funds</i>	Balances with sundry banks	13,780.10	
	Undeposited funds	15.00	13,795.10
<i>Other Cash on Hand</i>	Petty cash fund	1,050.00	
	Special stamp fund	125.00	1,175.00
<i>Accounts Receivable</i>	Tenants accounts	4,437.60	
	Sundry	100.00	
	Administration and development	1,310,185.74	
	Administration from Bradley Court	15,457.74	1,330,181.08
<i>Rental Debt Service</i>		21,130.19	21,130.19
<i>Series A Bond Reserve Fund</i>		65,493.22	65,493.22
<i>General Bond Reserve Fund</i>		18,845.07	18,845.07
<i>Prepaid Accounts</i>	Insurance	8,336.92	8,336.92
<i>Inventories</i>	Fuel oil	1,494.98	
	Coal	3,371.07	
	Paint supplies	19,283.81	
	General stores	29,253.11	
	Tools and equipment	6,667.06	60,070.03

## TOTAL CURRENT ASSETS

## FIXED ASSETS

<i>Development Costs (Net)</i>		\$13,402,666.19	\$13,402,666.19
<i>Uncompleted Contracts</i>	(As per contra "contract awards")	10,235.46	10,235.46

## TOTAL FIXED ASSETS

\$13,412,901.65

\$14,997,802.11

## CURRENT LIABILITIES

*Accounts Payable*

Contract retentions	\$ 19,237.28	
Development and Administration	1,310,185.74	
Joseph P. Bradley Court	3,580.90	
Withholding tax	3,079.14	
Bond deductions	1,789.21	
Sundry	4,592.08	\$ 1,342,464.35
Water rates	1,007.13	
Gas and electricity	7,004.49	8,011.62

*Accrued Accounts*

Tenants prepaid rents	3,320.00	
Tenants security deposits	13,795.10	17,115.10

*Prepaid Income and Deposits*

## TOTAL CURRENT LIABILITIES

\$ 1,367,591.07

## FIXED LIABILITIES

*Series "A" Bonds*

Authorized and issued	\$ 1,920,000.00	
Retired	— 297,000.00	\$ 1,623,000.00

*Series "B" Bonds*

Authorized	11,780,000.00	
Unissued	— 457,000.00	11,323,000.00

*Contract Awards*

(as per contra "uncompleted contracts")	10,235.46	10,235.46
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*Reserves*

Reserve for repairs, maintenance and replacements	185,055.81	
Reserve for vacancies and collection loss	151,606.75	336,662.56

*Development Cost Liquidation*

	297,000.00	297,000.00
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*Debt Service Reserve*

	105,468.48	105,468.48
--	------------	------------

*Income and Expense Clearance*

	— 65,155.46	— 65,155.46
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*Accounts*

## TOTAL FIXED LIABILITIES

\$13,630,211.04

\$14,997,802.11



*Edited and designed by Alexander L. Crosby and  
Carol S. Simon.*

*All photographs by Gottscho-Schleisner  
except those on pages 6, 7 and 17.*

*Cover by Milt Groth.*